

Date/ Time		STAGE	DATE/ PIC
26/12/19 Khanchorn	<ul style="list-style-type: none"> <li>- sealed mandate</li> <li>- of dispute claim amount.</li> <li>- Bernard (A/G) → submit report via Me-imen.</li> </ul>	Non-Reporting 1st (1st): Non-Reporting 1st (2nd): Non-Reporting 1st (Final): Notification 1st (if non-pickup): Call OE: After call 1st to OE: / E-mail only 2/10/19	
26/12/19 Khanchorn	File pass to type report, to update Bernard (A/G) once done.	Documentation Check List: Handler Typist	
27/1/2020	A/G Bernard - to settle matter. mandate approved.	Notification 1st (if non-pickup) After call 1st to OE: Authorisation To Act: Release Voucher: Final Repair Bill: Car Rental Invoice: Towing Invoice: LTA / GIA : Medical Bill: PIR: Mandate/Repair Instruction: LOD: Payment Breakdown Form:	<input type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
16/1/2020 Khanchorn	File pass to MK to close		

COPY SENT  
16/1/2020

ASSIGNMENT

Adrian

ASSIGNMENT

From: \_\_\_\_\_ Date: \_\_\_\_\_

Estimated Cost: \_\_\_\_\_

OO / TP / WS / TP RES / OO RES / EVA / INV / NV

To inspect Vehicle No: \_\_\_\_\_

at Workshop m/s: \_\_\_\_\_

of: \_\_\_\_\_

Insured: \_\_\_\_\_

Policy No: \_\_\_\_\_

Claims No: \_\_\_\_\_

Sum Insured: \_\_\_\_\_

Excess: \_\_\_\_\_

(Client's Record)

Make of Veh: \_\_\_\_\_

(Pinch Condition)

Remark: The veh had commenced its repair at the time of inspection.



Est. or Market Value: \_\_\_\_\_

ICAC Accident Report: \_\_\_\_\_ Consistent? : Yes or No

QIA / PR Search: \_\_\_\_\_ Consistent? : Yes or No

Est. Repairs: 3 days Ret: Yes or No

Lum Sum: 20 % 3 Val: Yes or No

CA / REV / REP. / 24 HRS

Date: \_\_\_\_\_ Vehicle: IN / OUT

Person Contacted: \_\_\_\_\_

Veh No: SKW866SC Yr Regn: 2010 / Oct.

Type: ☒ Car / ☐ Bus / Van / Lorry / Taxi / Prime Mover /

Truck / Trailer or

Make: lexus RX 270 C/S: 2672

Colour: Black A/C: Insured / Std / Nil / NA

Sp. Reading: 101178 TRadio: Insured / Std / Nil / NA

Eng No: \_\_\_\_\_

C/Nr: JTJ2A11A302400394

Gen. Cond: ☒ Good / Fair / Poor / Burnt

Steering: ☒ In good / Jammed / Leaked / Burnt or

Brake: ☒ In good / Jammed / Leaked / Burnt or

Mod: Nil / ☒ STD Air / or

Tyre Size: F: 235/50R18

R: 235/50R18

BS / DUN / EXNOVA / OY / FS / LIZA / MIC / OHTSU / PIR / SUMI /

TOYO / YOKO or Achilles

Front

Rear

R/Bal: 06 mm R/Bal: 06 mm

L/Bal: 06 mm L/Bal: 06 mm

D.O.A: \_\_\_\_\_ D.O.A: 12/08/19

Screeny held at Modern

Des. of Damages: Frl / ☒ O/S / N/S / UIC / Rooftop or

The UIC / Chassis frame / Body Structure affected due to collision.

Date / Time: \_\_\_\_\_ Action / Instruction: TP A16. CLIS \$2,000 (Red \$1,708.66/40%)

Depreciation

Min Part

MV: 40K  $((1.12 \times 15K) + 23K = 40K)$

PV: 30.3K

Nett: 9.7K

Date/Time, File Pass to?

Date/Time, File Return to?

1)

2)

3)

4)

5)

6)

Post Report

Final Report

Part Prices Check

IN

OUT

Survey Fee:

Basic & Add.

\_\_\_ S = RS. \_\_\_ D

Photos

Others

TOTAL

Date:

**MODERN AUTOMOTIVE PTE LTD**  
**BLK 3023A UBI ROAD 1 # 01-61**  
**SINGAPORE 408717**

Tel : 67484422 / 67454422 Fax : 6747- 6720 REG NO 200501102H

**AIG ASIA PACIFIC INSURANCE PTE LTD**

Charts Building  
 78 Shenton Way #07-15  
 Singapore 079120  
 Tel : 6419 - 3000  
 Fax : 6835 - 7416

**Quotation**  
 DATE : 14.08.2019  
 VEH NO : SKW8665C  
 MODEL : Lexus RX270  
 D O A : 24.07.2019  
 YR REF : SGP8838E

*Khenehach*

Attn: Motor Claim Dept (Please arrange vehicle survey & check liability)

**RE: ESTIMATE FOR ACCIDENT REPAIR SKW8665C (LEXUS RX270)**

Item	Description	Qty	Amnt
<b>NO</b>	<b>LIST ITEMS</b>		
1	Rear Bumper <i>Defaced</i>	1	989.50 ✓
2	Rear Bumper Clips <i>new</i>	1 set	30.00 ✓
3	Rear Bumper Side Holder - LH & RH <i>new</i>	2	211.00 ✓
4	Rear Bumper Reflector - LH & RH <i>new</i>	2	363.20 ✓
5	Rear Bumper Sponge <i>crushed</i>	1	163.80 ✓
6	Rear Bumper Reinforcement <i>new</i>	1	681.60 ✓
7	Rear Bumper Undercover <i>Defaced</i>	1	289.40 ✓
8	Rear Bumper Undercover Clips <i>new</i>	1 set	30.00 ✓
9	Reverse Sensor <i>2 pieces damaged</i>	4	1,040.00 <i>520</i>
			<hr/>
			3,778.50
			<hr/>
			(377.85)
			<hr/>
			\$ 3,400.65
			<hr/>
		<b>Total Parts</b>	<b>\$ 3,400.65</b>

2213.70

1992.33

Less 10%

**LABOUR CHARGE**

1	To knocking & pull out rear portion & renew above parts	\$	400.00 <i>250</i>
2	To putty & spray up paint works <i>560</i>	\$	400.00 <i>250</i>
5	To remove reverse sensor	\$	100.00 <i>60</i>
			<hr/>
	<b>Total Labour</b>	<b>\$</b>	<b>900.00</b>

**Grand Total**

**\$ 4,300.65**

*total 2552.33*

*i/s 2K*

*03 Days*

LKK Auto Consultants hence notify the Repairer of the following:

- To resurvey before/after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:

MODERN AUTOMOTIVE PTE LTD  
BLK 3023A UBI ROAD 1 #01-61  
SINGAPORE 408717

Tel : 67484422 / 67464422 Fax : 6747- 6720 REG NO 200501102H

AIG ASIA PACIFIC INSURANCE PTE LTD

Charts Building  
78 Shenton Way #07-16  
Singapore 079120  
Tel: 6419 - 3000  
Fax: 6835 - 7416

*Khenghwa*

Quotation

DATE : 14.08.2019  
VEH NO : SKW8665C  
MODEL : Lexus RX270  
D O A : 24.07.2019  
YR REF : SGP8838E

Attn : Motor Claim Dept

(Pls arrange vehicle survey & check liability)

RE: ESTIMATE FOR ACCIDENT REPAIR SKW8665C (LEXUS RX270)

Item	Description	Qty	Amt
<b>NO</b>	<b>LIST ITEMS</b>		
1	Rear Bumper <i>Deflated</i>	1	969.50 ✓
2	Rear Bumper Clips <i>new</i>	1 set } 4-6	30.00 ✓
3	Rear Bumper Side Holder - LH & RH <i>new</i>	2	211.00 ✓
4	Rear Bumper Reflector - LH & RH <i>new</i>	2	363.20 ✓
5	Rear Bumper Sponge <i>cracked</i>	1-19-71	163.80 ✓
6	Rear Bumper Reinforcement <i>new</i>	1	681.60 ✓
7	Rear Bumper Undercover <i>Deflated</i>	1	289.40 ✓
8	Rear Bumper Undercover Clips <i>new</i>	1 set } 2-32	30.00 ✓
9	Reverse Sensor <i>2 pieces damaged</i>	4 2-9	1,040.00 <i>520</i>
			3,778.50
			(377.85)
			<b>\$ 3,400.65</b>
		<b>Total Parts</b>	<b>\$ 3,400.65</b>

LABOUR CHARGE

1	To knocking & pull out rear portion & renew above parts	\$ 400.00 <i>250</i>
2	To putty & spray up paint works <i>560</i>	\$ 400.00 <i>250</i>
5	To remove reverse sensor	\$ 100.00 <i>60</i>
	<b>Total Labour</b>	<b>\$ 900.00</b>

**Grand Total**

**\$ 4,300.65**

*total 2552.33*

*c/s 2K*

*03 Days*

LKK Auto Consultants hence notify the Repairer of the following:

- To resurvey before after spray painting
- To display damaged part(s) during resurvey
- Parts prices are subject to confirmation
- Third party survey is on a "Without Prejudice" basis
- No illegal modification(s) is allowed
- Supplementary item(s) must be resurveyed and is subject to final approval from Insurance Company

Acknowledged by Repairer

Signature:

Date:

> Back to OneMotoring

#### Enquire PARF/COE Rebate for Registered Vehicle

Owner ID Type:	Singapore NRIC
Owner ID:	753B
Vehicle No.:	SKWB665C
Vehicle to be Exported:	Yes
Intended Deregistration Date:	14 Aug 2019
Vehicle Make:	TOYOTA
Vehicle Model:	LEXUS RX270 AUTO STD
Primary Colour:	Black
Manufacturing Year:	2010
Engine No.:	1AR0388924
Chassis No.:	JT2ZA11A302400394
Maximum Power Output:	138.0 kW (185 bhp)
Open Market Value:	\$46,012.00
Original Registration Date:	15 Oct 2010
First Registration Date:	15 Oct 2010
Transfer Count:	1
Actual ARF Paid:	\$46,012.00
PARF Eligibility:	Yes
PARF Eligibility Expiry Date:	14 Oct 2020
PARF Rebate Amount:	\$25,306.00
COE Expiry Date:	14 Oct 2020
COE Category:	B - Car (1601cc & above)
COE Period(Years):	10
QP Paid:	\$42,801.00
COE Rebate Amount:	\$4,993.00
Total Rebate Amount:	\$30,299.00

The information contained herein is correct as at 14 Aug 2019

OK

**LKK Auto Consultants Pte Ltd** (Co.Reg.No:199607198R)

51 Ubi Ave 1 #01-25, Paya Ubi Industrial Park

Singapore 408933

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com;assignments@lkkauto.com

To : AIG Asia Pacific Insurance Pte. Ltd.  
Attn : Ler, Bernard-JQ

Your Ref : 9841963539SG  
Our Ref : CC6/AIG19013102/AKB3  
Date : 05 Dec 2019

**"WITHOUT PREJUDICE"****ACCIDENT INVOLVING SGP8838E & SKW8665C ON 24/07/2019**

Refer to the above accident.

The accident occurred when it is a head to rear end collision (BOLA 27- liability 100%). We have clarified with the OI on the nature of the accident and he/she is aware that his/her NCD would be affected.

On behalf of AIG Asia Pacific Insurance Pte. Ltd., we have **successfully / not successfully** carried out **TP Express Settlement** between your insured (vehicle no. SGP8838E) and third party claimant (vehicle no. SKW8665C).

Summary of offer made to workshop Modern Automotive Pte Ltd is as follows :

	Claimed	Revised
Cost of Repairs (W/GST)	\$ 4,601.70	\$ 2,140.00
Loss of Use (\$150 x 3 days)	\$ 450.00	\$ 360.00 (\$120 x 3 days)
LTA Search Fee	\$ 2.00	\$ 2.00
Total	\$ 5,053.70	\$ 2,502.00

Amount of claim at **Liability 100%** \$ 2,502.00

Enclose herewith the relevant supporting documents for your perusal.

**\*\* 3 days recommendation for repair**

For your approval please.

Regards,  
Khanchna Pothuraj  
LKK Auto Consultants Pte Ltd

## Khanchna (LKK Auto)

---

**From:** Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>  
**Sent:** Thursday, 2 January 2020 11:33 AM  
**To:** Khanchna (LKK Auto)  
**Cc:** Admin A  
**Subject:** RE: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP | 9841963539SG-003

Hi Khanchna,

Please be informed that I have contacted insured on 27/12/2019 and informed him that our underwriter will review and our representative will contact him to explain on the premium issue.

An update from our representative today – insured refused to talk further. Upon checking, he has renewed under other insurer.

Hence, I have approved mandate in Merimen.

For your handling please.

Thank you.

**Best Regards,**

Bernard Ler  
AIG  
Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946

[Bernard-JQ.Ler@aig.com](mailto:Bernard-JQ.Ler@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

---

**From:** Khanchna (LKK Auto) [mailto:khanchna@lkkauto.com]  
**Sent:** 27 December 2019 15:55  
**To:** Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** [EXTERNAL] RE: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP | 9841963539SG-003

This message is from an external sender; be cautious with links and attachments.

Hi Bernard,

We refer to the above matter.

Insured sent us an e-mail (as attached) informing us that he wants to meet AIG staff.

*"Best Wishes for Merry Christmas & Happy New Year 2020"*

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** Khanchna (LKK Auto)

**Sent:** Friday, 27 December 2019 2:12 PM

**To:** Ler, Bernard-JQ <[Bernard-JQ.Ler@aig.com](mailto:Bernard-JQ.Ler@aig.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP | 9841963539SG-003

Dear Bernard,

We refer to the above matter.

As instructed, we have sent our e-mail to Insured and he replied (as attached).

We have given him a phone call to explain but he wants to speak with AIG officer to discuss on third party claim, NCD and premium.

Please assist to contact Insured.

Thank you.

*"Best Wishes for Merry Christmas & Happy New Year 2020"*

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** Ler, Bernard-JQ <[Bernard-JQ.Ler@aig.com](mailto:Bernard-JQ.Ler@aig.com)>

**Sent:** Friday, 27 December 2019 9:15 AM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP | 9841963539SG-003

Hi Khanchna,

Please refer below as I modified the last part.

You may proceed to send out your reply.

Thank you.



**Best Regards,**

Bernard Ler  
AIG  
Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946

[Bernard-JQ.Ler@aig.com](mailto:Bernard-JQ.Ler@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

**From:** Khanchna (LKK Auto) [<mailto:khanchna@lkkauto.com>]

**Sent:** 26 December 2019 17:03

**To:** Ler, Bernard-JQ <[Bernard-JQ.Ler@aig.com](mailto:Bernard-JQ.Ler@aig.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** [EXTERNAL] RE: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

This message is from an external sender; be cautious with links and attachments.

Hi Bernard,

We have uploaded a copy of survey report in Merimen for your perusal.

Kindly refer to the below draft to reply to OI. For your comments please.

Dear Mr. William,

We refer to your email dated 26/12/2019.

As reported, it is a head-to-rear collision. Vehicles are designed to absorb impact energy rather than to resist energy within the impact force limits. Compared to the rear portion, the front portion of a vehicle is usually stronger and tougher as the front portion houses most of the mechanical & electrical components like engine.

Our surveyor had physically conducted survey to third party vehicle and is in the view that the damages sustained to the Third Party vehicle is consistent to the nature of accident as reported. The adjusted repair cost to third party vehicle is at \$2,000.00(before GST) with 3 repair days. The repair cost included the replacement of rear bumper, rear bumper clips, rear bumper side holder, rear bumper sponge, rear bumper undercover, rear bumper undercover clips, reverse sensor & labour charges. We attached here with the damage photos during our inspection for your easy reference.

The breakdown of our propose settlement with third party is as follows: -

1. Cost of Repair (with 7% GST)	\$ 2,140.00
2. Loss of Use (3 days x \$100)	\$ 300.00
3. LTA/GIA Search fee	\$ 2.00

Total	\$ 2,442.00
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Should you have any queries, kindly let us have them in writing within the next 14 days and we will seek further instruction from AIG.

Please call us if you require any clarifications.

=====

Best Regards,  
**Khanchna** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

**From:** Khanchna (LKK Auto)  
**Sent:** Thursday, 26 December 2019 12:00 PM  
**To:** Ler, Bernard-JQ <[Bernard-JQ.Ler@aig.com](mailto:Bernard-JQ.Ler@aig.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

Dear Bernard,

Please also refer to Insured's second e-mail to us (as attached) requesting breakdown of the claim.

We have taken note of your instructions below and will do the necessary.

Thank you.

*"Best Wishes for Merry Christmas & Happy New Year 2020"*

Best Regards,  
**Khanchna** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

**From:** Ler, Bernard-JQ <[Bernard-JQ.Ler@aig.com](mailto:Bernard-JQ.Ler@aig.com)>  
**Sent:** Thursday, 26 December 2019 11:58 AM  
**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

Hi Khancha,

Please submit survey report in Merimen for our review.

Do let me know once done.

Thanks.

**Best Regards,**

Bernard Ler  
AIG  
Complex Claims Examiner  
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946

[Bernard-JQ.Ler@aig.com](mailto:Bernard-JQ.Ler@aig.com) | [www.aig.com.sg](http://www.aig.com.sg)

**From:** Khanchna (LKK Auto) [<mailto:khanchna@lkkauto.com>]

**Sent:** 26 December 2019 11:38

**To:** Ler, Bernard-JQ <[Bernard-JQ.Ler@aig.com](mailto:Bernard-JQ.Ler@aig.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** [EXTERNAL] FW: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

This message is from an external sender; be cautious with links and attachments.

Dear Bernard,

Please refer to Insured's e-mail to us below.

Please advice.

Thank you.

*"Best Wishes for Merry Christmas & Happy New Year 2020"*

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

**From:** William Toh <[tw2503@hotmail.com](mailto:tw2503@hotmail.com)>

**Sent:** Thursday, 26 December 2019 11:32 AM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Re: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

Thanks for the reply.

Whatever reason you may give, it is grossly over excessive, you should know it yourself as Auto consultant.

Anyway, I am filing a case with the General Insurance Association and the authorities if the high claim is approved by AIG for some reasons.

#### Get Outlook for Android

---

**From:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Sent:** Thursday, December 26, 2019 10:26:29 AM

**To:** William Toh <[tw2503@hotmail.com](mailto:tw2503@hotmail.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

Dear Mr. William,

We refer to the above matter and your e-mail below.

Please be informed that the total claim amount is not \$5,300.00 because it is a "reserve amount" that the insurance company will set aside the moment they are notified of a claim and thereafter will revise accordingly.

Our surveyor has physically inspected the third party vehicle and noted that the third party vehicle had also sustained internal damage. The material underneath the bumper is foam-like. If there is a head to rear end accident, it can become damaged and pushed in. Minor accidents can also cause the vehicle bumper frame to bend or deformed. Please refer to the photos of third party vehicle (as attached).

We have provided our proposal to the Insurance company and it is subject to your Insurance (AIG) approval which means the total claim amount is not finalised.

Please be assured that AIG insurance will check our proposal, conduct their own investigations, check for any policy issue, check for any inconsistencies & etc before approving. There are also benchmark that the Insurers will refer to ensure fair and just settlement.

Hope this clarifies.

Thank you.

*"Best Wishes for Merry Christmas & Happy New Year 2020"*

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** William Toh <[tw2503@hotmail.com](mailto:tw2503@hotmail.com)>

**Sent:** Saturday, 21 December 2019 3:12 PM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Re: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

Hi

I refer to my email dated 5/10/2019 and have yet to receive your reply.

I was informed by AIG that in view of the high claim of \$5300, they have not only cut my 30% NCB, the premium is also double the last year. I have suffer a double whammy.

When I reported that the damaged to the from car is very minor and my car has no damage, nobody bothers to acknowledge.

In stead, the workshop/surveyor had fake such an big amount of claim.

I understand this practice is very common but the innocent owner get penalised.

In view of the unfair treatment I received, I intend to file a complaint with the authorities, I will also copy to the PMO and CPIB asking them to investigate.

Please send me the surveyor report and workshop's claim in 2 weeks' time.

Thank you and I look forward to your prompt action.

Best regards

Get [Outlook for Android](#)

---

**From:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Sent:** Wednesday, November 13, 2019, 17:04

**To:** William Toh

**Cc:** Admin A

**Subject:** RE: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

Dear Mr. William,

We refer to the above matter and your e-mail below.

Please be informed that the total claim amount is not finalised yet as we are still awaiting further documents.

Please be assured that our surveyor will ensure the consistency of the damages incurred to Third party vehicle as a result of the accident and also reduce the cost of repairs for a fair and just settlement which is subject to AIG Insurance approval.

Thank you.

Best Regards,  
**Khanchna** | Case Handler  
**LKK Auto Consultants Pte Ltd**

**From:** William Toh <[tw2503@hotmail.com](mailto:tw2503@hotmail.com)>  
**Sent:** Wednesday, 13 November 2019 4:52 PM  
**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** Re: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

Hi

I understand the claim was \$5300.  
This is a real cheating.  
Image the slight damage to rear bumper and my car has no damage.  
Time to highlight to the authority.

Regards

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---

**From:** William Toh  
**Sent:** Saturday, October 5, 2019 9:09:52 PM  
**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** Re: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

As reported, my car has no damage and the other car only has slight paint mark.  
Please make sure the workshop does not inflate claim. It is very common that they tend to cheap insurance company.

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---

**From:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
**Sent:** Wednesday, October 2, 2019 4:57:43 PM  
**To:** [TW2503@HOTMAIL.COM](mailto:TW2503@HOTMAIL.COM) <[TW2503@HOTMAIL.COM](mailto:TW2503@HOTMAIL.COM)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

Our Ref: CC6/AIG19013102/Akb3

**TOH KAI YEN**  
[POLICY HOLDER]

Dear Sir/Madam,

**ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, **AIG Asia Pacific Insurance Pte Ltd** to deal with the third party claim against your policy.

We have received a claim from SKW 8665C against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

## Khanchna (LKK Auto)

**From:** Khanchna (LKK Auto)  
**Sent:** Friday, 27 December 2019 9:23 AM  
**To:** William Toh  
**Cc:** Admin A  
**Subject:** RE: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP  
**Attachments:** SP (1).JPG; SP (2).JPG; SP (3).JPG; SP (4).JPG; SP (5).JPG; SP (6).JPG; SP (7).JPG; SP (8).JPG; SP (9).JPG; SP (10).JPG; SP (11).JPG; SP (12).JPG; SP (13).JPG; SP (14).JPG; SP (15).JPG; SP (16).JPG; SP (17).JPG; SP (18).JPG; SP (19).JPG; SP (20).JPG

Tracking:	Recipient	Delivery
	William Toh	
	Admin A	
	shuperi@lkkauto.com	Delivered: 27/12/2019 9:24 AM
	Meikwan@lkkauto.com	Delivered: 27/12/2019 9:24 AM
	olivialau@lkkauto.com	Delivered: 27/12/2019 9:24 AM

Dear Mr. William,

We refer to your email dated 26/12/2019.

As reported, it is a head-to-rear collision. Vehicles are designed to absorb impact energy rather than to resist energy within the impact force limits. Compared to the rear portion, the front portion of a vehicle is usually stronger and tougher as the front portion houses most of the mechanical & electrical components like engine.

Our surveyor had physically conducted survey to third party vehicle and is in the view that the damages sustained to the Third Party vehicle is consistent to the nature of accident as reported. The adjusted repair cost to third party vehicle is at \$2,000.00(before GST) with 3 repair days. The repair cost included the replacement of rear bumper, rear bumper clips, rear bumper side holder, rear bumper sponge, rear bumper undercover, rear bumper undercover clips, reverse sensor & labour charges. We attached here with the damage photos during our inspection for your easy reference.

The breakdown of our propose settlement with third party is as follows: -

1. Cost of Repair (with 7% GST)	\$ 2,140.00
2. Loss of Use (3 days x \$100)	\$ 300.00
3. LTA/GIA Search fee	\$ 2.00
<b>Total</b>	<b>\$ 2,442.00</b>

Should you have any queries, kindly let us have them in writing within the next 14 days and we will seek further instruction from AIG.

Please call us if you require any clarifications.

*"Best Wishes for Merry Christmas & Happy New Year 2020"*

Best Regards,



**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** William Toh <tw2503@hotmail.com>

**Sent:** Thursday, 26 December 2019 11:32 AM

**To:** Khanchna (LKK Auto) <khanchna@lkkauto.com>

**Cc:** Admin A <admin-a@lkkauto.com>

**Subject:** Re: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

Thanks for the reply.

Whatever reason you may give, it is grossly over excessive, you should know it yourself as Auto consultant.

Anyway, I am filing a case with the General Insurance Association and the authorities if the high claim is approved by AIG for some reasons.

Get [Outlook for Android](#)

---

**From:** Khanchna (LKK Auto) <khanchna@lkkauto.com>

**Sent:** Thursday, December 26, 2019 10:26:29 AM

**To:** William Toh <tw2503@hotmail.com>

**Cc:** Admin A <admin-a@lkkauto.com>

**Subject:** RE: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

Dear Mr. William,

We refer to the above matter and your e-mail below.

Please be informed that the total claim amount is not \$5,300.00 because it is a "reserve amount" that the Insurance company will

set aside the moment they are notified of a claim and thereafter will revise accordingly.

Our surveyor has physically inspected the third party vehicle and noted that the third party vehicle had also sustained internal damage. The material underneath the bumper is foam-like. If there is a head to rear end accident, it can become damaged and pushed in. Minor accidents can also cause the vehicle bumper frame to bend or deformed. Please refer to the photos of third party vehicle (as attached).

We have provided our proposal to the Insurance company and it is subject to your Insurance (AIG) approval which means the total claim amount is not finalised.

Please be assured that AIG insurance will check our proposal, conduct their own investigations, check for any policy issue, check for any inconsistencies & etc before approving. There are also benchmark that the Insurers will refer to ensure fair and just settlement.

Hope this clarifies.

Thank you.

## Khanchna (LKK Auto)

---

**From:** William Toh <tw2503@hotmail.com>  
**Sent:** Friday, 27 December 2019 3:21 PM  
**To:** Khanchna (LKK Auto)  
**Subject:** Fwd: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

Hi

Can arrange for me to meet AIG staff.  
Thank you

---

**From:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
**Sent:** Friday, December 27, 2019, 09:24  
**To:** William Toh  
**Cc:** Admin A  
**Subject:** RE: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

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<b>Total</b>	<b>\$ 2,442.00</b>

Should you have any queries, kindly let us have them in writing within the next 14 days and we will seek further instruction from AIG.

Please call us if you require any clarifications.

*"Best Wishes for Merry Christmas & Happy New Year 2020"*

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

**From:** William Toh <[tw2503@hotmail.com](mailto:tw2503@hotmail.com)>

**Sent:** Thursday, 26 December 2019 11:32 AM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** Re: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

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---

**From:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Sent:** Thursday, December 26, 2019 10:26:29 AM

**To:** William Toh <[tw2503@hotmail.com](mailto:tw2503@hotmail.com)>

**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

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Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

**From:** William Toh <tw2503@hotmail.com>

**Sent:** Saturday, 21 December 2019 3:12 PM

**To:** Khanchna (LKK Auto) <khanchna@lkkauto.com>

**Cc:** Admin A <admin-a@lkkauto.com>

**Subject:** Re: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

Hi

I refer to my email dated 5/10/2019 and have yet to receive your reply.

I was informed by AIG that in view of the high claim of \$5300, they have not only cut my 30% NCB, the premium is also double the last year. I have suffer a double whammy.

When I reported that the damaged to the from car is very minor and my car has no damage, nobody bothers to acknowledge.

In stead, the workshop/surveyor had fake such an big amount of claim.

I understand this practice is very common but the innocent owner get penalised.

In view of the unfair treatment I received, I intend to file a complaint with the authorities, I will also copy to the PMO and CPIB asking them to investigate.

Please send me the surveyor report and workshop's claim in 2 weeks' time.

Thank you and I look forward to your prompt action.

Best regards

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---

**From:** Khanchna (LKK Auto) <khanchna@lkkauto.com>

**Sent:** Wednesday, November 13, 2019, 17:04

**To:** William Toh

**Cc:** Admin A

**Subject:** RE: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

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Thank you.

Best Regards,  
**Khanchna** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
DID: 6841 2360 | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** William Toh <[tw2503@hotmail.com](mailto:tw2503@hotmail.com)>  
**Sent:** Wednesday, 13 November 2019 4:52 PM  
**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** Re: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

Hi

I understand the claim was \$5300.  
This is a real cheating.  
Image the slight damage to rear bumper and my car has no damage.  
Time to highlight to the authority.

Regards

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---

**From:** William Toh  
**Sent:** Saturday, October 5, 2019 9:09:52 PM  
**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** Re: ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

As reported, my car has no damage and the other car only has slight paint mark.  
Please make sure the workshop does not inflate claim. It is very common that they tend to cheap insurance company.

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---

**From:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
**Sent:** Wednesday, October 2, 2019 4:57:43 PM  
**To:** TW2503@HOTMAIL.COM <[TW2503@HOTMAIL.COM](mailto:TW2503@HOTMAIL.COM)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP

Our Ref: CC6/AIG19013102/Akb3

**TOH KAI YEN**  
[POLICY HOLDER]

Dear Sir/Madam,

**ACCIDENT INVOLVING SKW 8665C & SGP 8838E ON 24/07/2019 ALONG/AT OPHIR RD BEFORE UP-RAMP TO ECP**

We refer to the above subject matter. We write to inform you that we are the loss adjuster appointed by your motor insurer, **AIG Asia Pacific Insurance Pte Ltd** to deal with the third party claim against your policy.

We have received a claim from SKW 8665C against your motor insurance policy.

Based on the accident report and accident scenario, we are of the view that liability is not in your favour. We will therefore proceed to negotiate for an amicable settlement with the Third Party.

Should you however wish to further discuss on the matter prior to our negotiations and settlement, please contact us within 10 days from the date of this letter.

Please note that your No-Claim Discount (NCD) (if any) will be affected and reduced by 30% (20% for commercial vehicles) upon next renewal due to this Third Party claim. However, if your policy has a NCD protector feature, it will be deemed utilized for this claim and your NCD will be protected.

Please call us if you have further queries.

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: **6841 2360** | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

## Khanchna (LKK Auto)

---

**From:** Chin <chin@modernautomotive.com.sg>  
**Sent:** Thursday, 16 January 2020 2:24 PM  
**To:** Khanchna (LKK Auto)  
**Cc:** Admin A  
**Subject:** RE: TP Settlement SKW8665C (AIG)  
**Attachments:** 20200116143605.pdf

Dear Khanchna

Please find the duly signed DV for your perusal and payment.

Thank you

Regards,  
Grace Chin  
Modern Automotive Pte Ltd  
Blk 3023-A, Ubi Road 1 #01-61  
Singapore 408717

Tel: 6748 4422  
Fax: 6747 6720

---

**From:** Khanchna (LKK Auto) [mailto:khanchna@lkkauto.com]  
**Sent:** Thursday, January 16, 2020 11:04 AM  
**To:** Chin <chin@modernautomotive.com.sg>  
**Cc:** Admin A <admin-a@lkkauto.com>  
**Subject:** RE: TP Settlement SKW8665C (AIG)

**Without Prejudice**  
**(save as to costs)**

Dear Sirs/Mdm,

We refer to the above matter.

Thank you for the acceptance.

We attach herewith a copy of the DV for your further action.

Thank you.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement.

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement.





Wishing you a Happy and Prosperous Lunar New Year

Best Regards,

**Khanchna** | Case Handler

**LKK Auto Consultants Pte Ltd**

DID: 6841 2360 | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

---

**From:** Chin <[chin@modernautomotive.com.sg](mailto:chin@modernautomotive.com.sg)>

**Sent:** Wednesday, 8 January 2020 3:12 PM

**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Subject:** RE: TP Settlement SKW8665C (AIG)

Dear Khanchna

Please forward us your DV for the above claims.

Thank you

Regards,

Grace Chin

Modern Automotive Pte Ltd

Blk 3023-A, Ubi Road | #01-61

Singapore 408717

Tel: 6748 4422

Fax: 6747 6720

---

**From:** Chin [<mailto:chin@modernautomotive.com.sg>]

**Sent:** Friday, January 3, 2020 3:07 PM

**To:** 'Khanchna (LKK Auto)' <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>

**Cc:** 'Admin A' <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>

**Subject:** RE: TP Settlement SKW8665C (AIG)

Dear Khanchna

We accept your offer of \$2442.00 in settlement of the above claims and send us your DV.

Thank you

Regards,

Grace Chin

Modern Automotive Pte Ltd

Blk 3023-A, Ubi Road 1 #01-61  
Singapore 408717

Tel: 6748 4422  
Fax: 6747 6720

**From:** Khanchna (LKK Auto) [<mailto:khanchna@lkkauto.com>]  
**Sent:** Thursday, January 2, 2020 2:18 PM  
**To:** Chin <[chin@modernautomotive.com.sg](mailto:chin@modernautomotive.com.sg)>  
**Cc:** Admin A <[admin-a@lkkauto.com](mailto:admin-a@lkkauto.com)>  
**Subject:** RE: TP Settlement SKW8665C (AIG)

Without Prejudice

Dear Sirs/Mdm,

We refer to the above matter.

We propose settlement as follows:

1. Cost of Repair (w/GST)	\$ 2,140.00
2. Loss of Use (3 days x \$100)	\$ 300.00
3. LTA Search Fee	\$ 2.00
<b>Total</b>	<b>\$ 2,442.00</b>

Please confirm acceptance.

"Kindly note that this negotiation between parties on this matter is purely on a without prejudice basis with the sole intention of resolving the matter amicably without parties resorting to legal proceedings. No admission of liability, whatsoever, should be deemed / inferred from this negotiation of terms/settlement."

In the event of new evidence being discovered or subsequently produced by either party that will materially affect/influence on the issues of liability/damages, either party is not bound, thereafter, by the negotiation terms/settlement."

Best Regards,  
**Khanchna** | Case Handler  
**LKK Auto Consultants Pte Ltd**  
DID: 6841 2360 | email: [Khanchna@lkkauto.com](mailto:Khanchna@lkkauto.com) | Fax: 6741-4108  
Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)

**From:** Chin <[chin@modernautomotive.com.sg](mailto:chin@modernautomotive.com.sg)>  
**Sent:** Friday, 8 November 2019 11:35 AM  
**To:** Khanchna (LKK Auto) <[khanchna@lkkauto.com](mailto:khanchna@lkkauto.com)>  
**Cc:** Hsiao Tong (LKKAuto) <[chewht@lkkauto.com](mailto:chewht@lkkauto.com)>; CS A Team <[cs-a@lkkauto.com](mailto:cs-a@lkkauto.com)>  
**Subject:** Re: TP Settlement SKW8665C (AIG)

Dear Khanchna

We refer to the above matter.

Kindly let have your settlement asap.

Thank you

Regards,  
Grace Chin  
Modern Automotive Pte Ltd  
Blk 3023-A, Ubi Road 1 #01-61  
Singapore 408717

Tel: 6748 4422  
Fax: 6747 6720

## Print Received Message

This mail is associated with :

\*SKW8665C (9841963539SG)  
[SGP8838E]  
TP  
XIE JIAYING  
Jul 24 2019 8:00AM  
[TOH KAI YEN]  
Modern Automotive Pte Ltd

**From** AIG Asia Pacific Insurance Pte. Ltd. (Express) (AIG\_SG\_EXPRESS), sent on 02/01/2020 11:33 AM.  
**To** LKK\_HQ  
**Subject** Alert - Adj Mandate Approved (S\$2442.00) - SKW8665C - Claim Handler: Ler, Bernard-JQ

Approved:2442.00:Cost of Repair : \$2,140.00 As per surveyor finalization Loss of Use : \$300.00 3 days @ S\$ 100/day LTA/ GIA Search Fee : \$2.00 Total : \$2,442.00

## ...CLAIM SUBFOLDER...(Pending for Survey Report)

Fastlane

## CLAIM SUBFOLDER TRACKING

Case	Notified	Est Submitted	Adj Assigned	Adj Rpt	Adj Submitted	Ins Auth'd	Status
Main	24 Jul 2019 <a href="#">Edit Reg</a>		14 Aug 2019 00:00 <a href="#">Edit Adj Rpt</a>	<b>S\$2,000.00</b> <a href="#">Edit Estimates</a>	<b>S\$2,000.00</b> <a href="#">View Rpt</a>		<b>Pending for Survey Report</b> <a href="#">Cancel Case</a>

Main	Reference	Claim Details	Documents	Show All					
<b>CLAIM SUBFOLDER DETAILS</b> <span>[Created by adjuster]</span>									
Insured:	TOH KAI YEN, ID: S0161555F								
Main Claimant:	XIE JIAYING, ID: S8583753B								
Vehicle Reg. No.:	SKW8665C	Date of Loss:	24/07/2019 08:00 - :59 [105 Months and 9 Days From LTA Reg Date (Man Yr)]						
Claim Type:	TP / 9841963539SG	Policy/Cover Note No.:	(Comprehensive)						
Vehicle Reg. No. (Insured):	SGP8838E	Policy No. (Claimant):	5108702240						
		Excess:							
Repairer:	Modern Automotive Pte Ltd (HQ) Blk 3023A Ubi Road 1, #01-61 & #01-58, 408717 Ubi - Tel: 6748 4422 / 6747 4422								
Handling Insurer:	AIG Asia Pacific Insurance Pte. Ltd. (Express) - Tel: 65-6419-3000 ... [Handled by Ler, Bernard-JQ] BernardJiQian.Ler@aig.com								
Claimant's Insurer:	NTUC Income Insurance Co-operative Ltd (HQ) - Tel:								
Adjuster:	LKK Auto Consultants Pte Ltd (HQ) - Tel: 6256-3561 ... [Handled by ADRIAN LING] ... [Final Rpt due 05/08/2019]								
<b>ASSOCIATED MAIL RECEIVED</b> <span>View All</span> <span>Compose Case Mail</span>									
<ul style="list-style-type: none"> <li>AIG_SG_EXPRESS (02/01/2020): Alert - Adj Mandate Approved (S\$2442.00) - SKW8665C - Claim Handler: Ler, Bernar...</li> <li>AIG_SG_EXPRESS (26/12/2019): Alert - Adj Mandate Maintained - SKW8665C - Claim Handler: Ler, Bernard-JQ</li> </ul>									
<b>ALL ASSOCIATED TASKS</b> <span>View All</span> <span>Search Tasks</span> <span>Create New Task</span> <span>Complete</span>									
Due Date	Priority	Type	Task Group	Subject	Handler	Assigned By	Completed On	Created On	Done?
No results.									

## Claim Documents

\*SKW8665C (9841963539SG)  
[SGP8838E]  
TP  
XIE JIAYING  
Jul 24 2019 8:00AM  
[TOH KAI YEN]  
Modern Automotive Pte Ltd

Upload Documents

Upload Photos

Compose New Letter

Upload Video

Upload Audio

View

View in Browser

Letters/Correspondences

1 per page

No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	(Draft)	Third Party Express Settlement – Payment Breakdown	1	Edit

Assessment Reports

1 per page

No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	05/12/19 14:38	Adjuster Immediate Advice	1	Load HTM

Photos/Images

3 per page

No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	12/09/19 09:40	General View	1	Load JPG
2	12/09/19 09:40	General View	1	Load JPG
3	12/09/19 09:40	General View	1	Load JPG
4	12/09/19 09:40	General View	1	Load JPG
5	12/09/19 09:40	General View	1	Load JPG
6	12/09/19 09:40	General View	1	Load JPG
7	12/09/19 09:40	General View	1	Load JPG
8	12/09/19 09:40	General View	1	Load JPG
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16	12/09/19 09:40	General View	1	Load JPG
17	12/09/19 09:40	General View	1	Load JPG
18	12/09/19 09:40	Reinspection Photo	1	Load JPG
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33	12/09/19 09:40	Reinspection Photo	1	Load JPG
34	12/09/19 09:40	Reinspection Photo	1	Load JPG
35	12/09/19 09:40	Reinspection Photo	1	Load JPG
36	12/09/19 09:40	Reinspection Photo	1	Load JPG

Letters/Correspondences			1 per page	<input checked="" type="checkbox"/>
No	Finalized On	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
37	12/09/19 09:40	Reinspection Photo	 Load JPG	<input checked="" type="checkbox"/>
38	12/09/19 09:40	Reinspection Photo	 Load JPG	<input checked="" type="checkbox"/>
39	12/09/19 09:40	Reinspection Photo	 Load JPG	<input checked="" type="checkbox"/>
Documentation			1 per page	<input checked="" type="checkbox"/>
No	Relabel/Reorder	LKK Auto Consultants Pte Ltd (HQ)	Thumbnail	Print
1	25/07/19 11:10	TP GIA REPORT	 Load PDF	
2	05/12/19 14:32	TP ESTIMATE-MARKED-FINAL	 Load PDF	
3	05/12/19 14:32	LOD, LTA SEARCH, FINAL REPAIR INVOICE, ATA	 Load PDF	
4	05/12/19 14:41	EMAIL TO OI	 Load PDF	
5	26/12/19 10:27	Email reply to Insured dd26122019	 Load PDF	
6	26/12/19 11:40	EMAIL TO AIG - OI dispute claim amount	 Load PDF	
7	26/12/19 11:56	Email from Insured - Requesting Breakdown of Claim amount	 Load PDF	
8	26/12/19 14:14	GIA SEARCH	 Load PDF	
9	26/12/19 14:14	LOD	 Load PDF	
10	27/12/19 09:30	EMAIL TO OI DD27122019	 Load PDF	
11	16/01/20 15:16	EMAIL FROM AIG	 Load PDF	
12	17/01/20 12:01	WORKSHOP INVOICE	 Load PDF	
13	17/01/20 12:01	AUTHORISATION TO ACT FORM	 Load PDF	
14	17/01/20 12:01	Release Voucher	 Load PDF	
No	Finalized On	AIG Asia Pacific Insurance Pte. Ltd. (SG)	Thumbnail	Print
1	26/07/19 11:50	OI GIA REPORT	 Load PDF	

## Documents Checklist

DOCUMENTS CHECKLIST	Reset	Save	Print
There are no document checklists configured.			
<b>Our Checklist Remarks - LKK Auto Consultants Pte Ltd (HQ)</b> <div style="border: 1px solid black; height: 40px; margin-top: 5px;"></div>			
<b>Show Remarks To:</b> <input type="checkbox"/> Handling Insurer <small>Note: Remarks are private unless you show it to other parties.</small>			

NOTE: TO BE COMPLETED BY SURVEYOR

TEAM \_\_\_\_\_

### THIRD PARTY EXPRESS SETTLEMENT (PAYMENT BREAKDOWN)

Vehicle No:	SGP8838E (Insd veh)	Model:	LEXUS RX270 2.7 (A)
	SKW8665C (TP veh)		
Date of Accident:	24/07/2019		

Global Sum Settlement	:	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Repair Estimate	:	\$	4,601.70
Final Repair Cost	:	\$	2,140.00
Loss of Use	:	\$	300.00
Rental (if any)	:	\$	0.00
LTA / GIA Search Fee	:	\$	2.00
Others:	:	\$	0.00
	:	\$	
Final Settlement Sum	:	\$	2,442.00

3.00 days at \$100.00 per day  
days

Is Third Party Workshop GIA Registered? ☐ YES ☒ NO (Kindly indicate below)

A) For **Non GIA Registered Workshop**: Agreed Liability \_\_\_\_\_ 100 \_\_\_\_\_ (%)

B) For **GIA Registered Workshop**: BOLA Applicable: Yes/ No BOLA Scenario No: \_\_\_\_\_

BOLA Liability: \_\_\_\_\_ (%) Assessed Liability (\*): \_\_\_\_\_ (%)

\* Assessed Liability to be filled only for chain collisions and for cases where BOLA does not apply.

Remarks \_\_\_\_\_

Payment Instruction: Payee's Breakdown			
1)	Modern Automotive Pte Ltd	:	\$ 2,442.00
2)		:	\$
3)		:	\$

JOANNE LEE KHANG MIN

17 Jan  
2020

LKK Auto Consultants Pte Ltd

Date

Please attach all the supporting documents to the form.  
(Final Repair Bill; Rental Invoice; Release Voucher; Authorisation to Act; Survey Report;  
Medical Report/ Bill (if any))



# LKK Auto Consultants Pte Ltd

(Co.Reg.No:199607198R)

51 Ubi Ave 1 #01-25, Paya Ubi Industrial Park

Singapore 408933

Tel: 6256-3561 Fax: 6844-8805 Email: sur@lkkauto.com; assignments@lkkauto.com

## VEHICLE DAMAGE INSPECTION REPORT

Our File No: CC6/AIG19013102/AKA3Q2

Date: 17/01/2020

### REFERENCE

Handling Insurer: AIG Asia Pacific Insurance Pte. Ltd. Policy No:

Claimant

Vehicle No : SKW8665C

Insured Vehicle No : SGP8838E

Date of Loss: 24/07/2019

Nature of Claim: TP

Claim No: 9841963539SG

### DESCRIPTION & IDENTIFICATION OF VEHICLE

Reg No: SKW8665C

Make &amp; Model: LEXUS RX270, 2.7 (A)

Engine No: 1AR0388924

Reg. Date: 15/10/2010 (Man. Year: 2010)

Chassis No: JTJZA11A302400394

Colour: Black

Odometer: 101178 km

Engine Capacity: 2672 cc

Market Value/New Car

Price: N/A

Sum Insured (S\$): Market Value/New Car Price

### CONDITION OF VEHICLE AT THE TIME OF SURVEY

General Condition: Steering (Serviceable):

Yes

Footbrake (Serviceable):

Yes

Handbrake (Serviceable):

Yes

Engine Modification:

No

Pre-accident Condition:

### CONDITION OF TYRES

Front Tyre Size: 235/50 R18

Rear Tyre Size:

235/50 R18

Front Left Side: Achilles 6 mm

Rear Left Side:

Achilles 6 mm

Front Right Side: Achilles 6 mm

Rear Right Side:

Achilles 6 mm

The above values represent the remaining tyre treads depth

COST OF CLAIMS	Repairer's	Adjuster's	Difference	Diff %
Parts	3,400.65	1,992.33	1,408.32	41.41
Miscellaneous Items	0.00	0.00	0.00	
Labour	900.00	560.00	340.00	37.78
Paintwork Labour	0.00	0.00	0.00	
Towing	0.00	0.00	0.00	
<b>Calculated Gross Total (S\$)</b>	<b>4,300.65</b>	<b>2,552.33</b>	<b>1,748.32</b>	<b>40.65</b>
<b>Approved Total (Overridden) (S\$)</b>		<b>2,000.00</b>		
(S\$)	4,300.65	2,000.00	2,300.65	53.50
<b>+ GST 7.00/7.00% (S\$)</b>	<b>301.05</b>	<b>140.00</b>	<b>161.05</b>	<b>53.50</b>
<b>Nett Amount (S\$)</b>	<b>4,601.70</b>	<b>2,140.00</b>	<b>2,461.70</b>	<b>53.50</b>
<b>+ Loss of Use (3.0 x S\$100.00/day) (S\$)</b>		300.00		
<b>+ Doc/Search Fee (S\$)</b>		2.00		
<b>Nett Liability (S\$)</b>		<b>2,442.00</b>		

### INSPECTION

Date of Assignment: 14/08/2019

Date Inspected: 14/08/2019 Inspected At:

Modern Automotive Pte Ltd (HQ)

Blk 3023A Ubi Road 1, #01-61 &amp; #01-58

Singapore 408717

Estimated Period of Repair: 3.0 days

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**Adjuster:** ADRIAN LING**Manager:** Khanchna Pothuraj

*NOTE: This report represents our findings at the time and place of inspection stated herein. Such inspection has been carried out to the best of our knowledge and ability but any other liability under any other circumstances is hereby expressly excluded.*

## REPAIR DETAILS

### Recommended Parts

No.	Qty	Part No.	Particulars	Condition	Repairer's	Amount
1	1		*REAR BUMPER	Deformed	969.50 FL	*969.50 FL
2	1		*SET REAR BUMPER CLIPS	Necessary	30.00 FL	*30.00 FL
3	2		*REAR BUMPER SIDE HOLDER -LH & RH	Necessary	211.00 FL	*211.00 FL
4	2		*REAR BUMPER REFLECTOR -LH&RH	Not Necessary	363.20 FL	*- FL
5	1		*REAR BUMPER SPONGE	Cracked	163.80 FL	*163.80 FL
6	1		*REAR BUMPER REINFORCEMENT	Not Necessary	681.60 FL	*- FL
7	1		*REAR BUMPER UNDERCOVER	Deformed	289.40 FL	*289.40 FL
8	1		*SET REAR BUMPER UNDERCOVER CLIPS	Necessary	30.00 FL	*30.00 FL
9	4		*REVERSE SENSOR	Damaged (2 PCS ONLY)	1,040.00 FL	*520.00 FL

F=Franchise part. L=ListItemDisc.

<b>Sub Total (\$\$)</b>	<b>3,778.50</b>	<b>2,213.70</b>
<b>- List Item Discount on L Items 10.00/10.00% (\$\$)</b>	<b>377.85</b>	<b>221.37</b>
<b>Total Parts (\$\$)</b>	<b>3,400.65</b>	<b>1,992.33</b>

Report was unsubmitted during this print-out.

## Recommended Miscellaneous Items

There are no new miscellaneous items selected.

## Recommended Labour

No	Particulars	Lab.Type	Repairer's	Amount
<b>Labour Items</b>				
1	TO KNOCKING & PULL OUT REAR PORTION & RENEW ABOVE PARTS	New	400.00	250.00
2	TO PUTTY & SPRAY UP PAINT WORKS	New	400.00	250.00
3	TO REMOVE REVERSE SENSOR	New	100.00	60.00
Gross Labour Cost (S\$)			<b>900.00</b>	<b>560.00</b>

Report was unsubmitted during this print-out.

< END OF ESTIMATES >